

CREDIT REPORTING COMPANIES

Equifax: www.equifax.com
1-800-525-6285

Transunion: www.transunion.com
1-800-680-7289

Experian: www.experian.com
1-888-397-3742

Federal Communications Commission
For help with telephone service:
www.fcc.gov/cgb

Internal Revenue Service
To report identity theft:
www.irs.gov/identitytheft

U.S. Postal Service
To place a hold on mail:
www.usps.com/holdmail

U.S. Department of Education
To report fraud:
www.ed.gov/about/offices/list/oig/hotline.html
1-800-647-8733

Federal Trade Commission
To report identity theft:
www.ftc.gov/complaint
1-877-478-2778
1-888-874-7793 (TTD/TTY)

U.S. Securities and Exchange Commission
To report fraud:
www.sec.gov/complaint/tipscomplaint.shtml

U.S. Department of State
To report a lost or stolen passport:
www.travel.state.gov/passport
1-877-487-2778
1-888-874-7793 (TDD/TTY)

Social Security Administration
To report fraud:
Go to www.socialsecurity.gov and type
“Fraud” in the search box.

TeleCheck Services, Inc.
To report check fraud:
www.firstdata.com/telecheck
1-800-710-9898

Your Kensington Police Department Case Number is:

Make note of this case number and reference it when you have contact with any business or law enforcement agency regarding your case.

Although the Kensington Police Department will most likely take your original crime report, the law enforcement agency which has jurisdiction over where the crime occurred will be responsible for any follow up investigation. The Kensington Police Department will offer any assistance necessary to the agency having jurisdictional boundaries.

Follow up investigations may or may not occur, depending on whether or not there are any feasible leads, such as suspect or witness information. The law enforcement agency handling your case will do as much as possible in helping to solve the offense.

Notes:

Free Annual Credit Reports

To order a free annual credit report:
www.annualcreditreport.com
1-877-322-8228

ChexSystems, Inc

To report checking accounts opened in your name:
www.consumerdebit.com
1-800-428-9623

Kensington Police Department

217 Arlington Ave
Kensington, CA 94707
Phone: (510) 526-4141
Kensingtoncalifornia.org

IDENTITY THEFT



Law enforcement agencies view identity theft as a new wave of crime. It involves the acquiring of key pieces of a person's identity, such as name, address, date of birth, social security number, and driver's license number, in order to impersonate the individual and obtain money, goods, or services.

Obtaining this information may allow the identity thief to commit various types of fraud, including opening bank accounts, purchasing automobiles or real estate, applying for loans, credit cards and social security benefits, and establishing services with utility companies.

This pamphlet will help you prevent becoming a victim to this crime, or will assist you if you have been victimized.

Greg Harman
Chief of Police



If you suspect that your identity has been stolen, or someone has used your information fraudulently:

- ✓ Set up a folder and keep a detailed history of your findings.
- ✓ Keep a log of your contacts and make copies of all documents.
- ✓ Contact all creditors by phone AND in writing to inform them of problem.
- ✓ Notify the US Postal Inspector if your mail has been stolen or tampered with.
- ✓ Call each of the three credit bureaus' fraud units and ask to have a "Fraud Alert/Victim Impact" statement placed in your file, asking that creditors call you before opening any new accounts.
- ✓ Request that a copy of your credit reports be sent to you; do this once a year whether or not you have been a victim.
- ✓ File a Police Report with the appropriate law enforcement agency.
- ✓ Notify your bank immediately and ask that they flag your account; request a new PIN as well.



Sample form letter to notify creditors and collection agencies:

Date

Dear (Creditor or Collection Agency Name),

On (Date), I filed a police report with the Kensington Police Department, documenting that someone other than myself and without my consent, wrongfully used my personal information to obtain (line of credit or services).

Your company granted (line of credit or services) to a person fraudulently using my identity. Your company is a victim in this incident, and you should file a police report in the appropriate jurisdiction.

My Kensington Police Department case number is _____, filed by me on (date). A copy of this report can be obtained by calling the Kensington Police Department at (510)526-4141.

Sincerely,

Your name

Your address

Your phone number

***Change the wording in this document as necessary to inform any creditor**



Prevent yourself from becoming a victim:

- ✓ Promptly remove mail from your mailbox after delivery/ Deposit outgoing mail in mailboxes at your post office, rather than leaving it for pickup in your mailbox.
- ✓ Do not place recyclable paper with any identifying information on it in a pickup bin without shredding it first.
- ✓ Shred pre-approved credit applications, credit card receipts, bills, or other financial information that you do not want to retain prior to placing them in the trash or recycle bin.
- ✓ Never give personal information over the phone unless you initiated the phone call.
- ✓ If you are awaiting a new or re-newed credit card, call the company if you haven't received it in a timely manner.
- ✓ Never leave unwanted receipts, such as those you receive at gas pumps or ATM's.
- ✓ Memorize your Social Security number and passwords; do not record them on anything in your wallet.
- ✓ Sign all new credit cards immediately upon receipt.
- ✓ Do not write account numbers on the outside envelopes.